Tips to improve the 5 factors affecting your credit score

- Payment history
 - · Make your payments on time
 - Set reminders for payments





- Credit utilization
 - Increase your credit limit
 - Keep your balances low

- Credit age
 - · Keep accounts active
 - Piggyback by becoming an authorized user





- Credit mix
 - Have both revolving and installment lines of credit
 - Diversify with credit cards, auto loans and home loans

- S New credit
 - Don't apply for new lines of credit regularly
 - Wait six months before applying for a new card



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Krishna Gupta, Rajan Singh, Vivek Singh

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